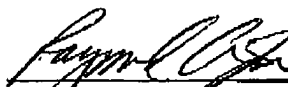


I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-8300 on April 11, 2009.


Raymond A. Joao

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 10/764,632
FILED : JANUARY 26, 2004
FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE
PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED
ENTITIES
EXAMINER : V. LUBIN
GROUP : 3626

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Sir:

This is a Response to Office Action in response to the Office Action, mailed January 16, 2009, wherein the Examiner rejected Claims 1-20 for formal reasons, and further wherein the Examiner rejected Claims 1-20 in view of prior art references.

Applicant respectfully traverses the Examiner's rejections.

Based on the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.